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# Transcript of Hearing

**Date:** October 11, 2023

**Case:** Public Hearing on Community Development Needs

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MONTGOMERY COUNTY, MARYLAND

DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

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In Re: :  
PUBLIC HEARING ON COMMUNITY :  
DEVELOPMENT NEEDS AND PAST :  
PERFORMANCE, :

- - - - -x

PUBLIC HEARING

Conducted Virtually via Zoom

Wednesday, October 11, 2023

7:05 p.m.

Job No.: 509614

Pages: 1 - 102

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A P P E A R A N C E S

ON BEHALF OF MONTGOMERY COUNTY DEPARTMENT OF HOUSING  
AND COMMUNITY AFFAIRS

COMMITTEE MEMBERS:

- Aly Ghanim, Chairman
- Rahwa Andemichael
- Sharon Brown
- Leopoldo Elias
- Jared Meacham
- Henok Mengistu
- Kenneth Nelson
- Rishi Greg Nixon
- John Petrushka
- John D. Smith, Jr.
- Tony E. Summers
- Raquel Vasquez

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Dr. Patrice McGhee	17
Christine Hong	33
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Peter F. Lowet	63
Jim Stowe	71

1 P R O C E E D I N G S

2 CHAIRMAN GHANIM: Welcome to the Community  
3 Development Advisory Committee's annual public hearing  
4 on community development needs and past performance.

5 I'm Aly Ghanim, chairperson for the  
6 Community Development Advisory Committee. The  
7 Community Development Advisory Committee is appointed  
8 by the County executive to assist him in planning  
9 related to community development activities. The  
10 committee is charged with reviewing the Community  
11 Development Block Grant applications and making  
12 funding recommendations

13 To inform the committee's decisionmaking,  
14 this public hearing allows residents and interested  
15 groups to testify on current community development  
16 needs and the county's past performance in meeting  
17 those needs.

18 The committee will also accept written  
19 testimony from individuals or organizations that do  
20 not wish to make oral presentations. Written  
21 testimony should be submitted to the Division of  
22 Finance and Administration no later than 4:00 p.m. on

1 November 10, 2023 for consideration by the committee.

2 Each individual wishing to speak should hold  
3 their comments to three minutes and persons  
4 representing organizations will have five minutes for  
5 their presentations. The committee will be given the  
6 opportunity to ask questions of each speaker after  
7 their presentation.

8 Please remember that tonight's testimony is  
9 to address community development needs and past  
10 performance and not the specifics of any application  
11 under consideration for funding. All applicants for  
12 funding will be contacted and given a separate  
13 opportunity to meet with members of this committee.

14 At this point I would like to ask the  
15 members of the Community Development Advisory  
16 Committee to introduce themselves in alphabetical  
17 order and state the geographical location of their  
18 residence.

19 So I will call out each one by one and if  
20 you can just introduce yourself and say where you are.

21 CHAIRMAN GHANIM: We will start with Rahwa  
22 Andemichael.

1 Is she here?

2 UNIDENTIFIED SPEAKER: She's just joined.

3 CHAIRMAN GHANIM: Okay. Should we wait a  
4 second or come back to her?

5 UNIDENTIFIED SPEAKER: Hi, Rahwa, are you  
6 there?

7 MS. ANDEMICHAEEL: Hello.

8 CHAIRMAN GHANIM: Hi. If you could just --  
9 I don't know if you were able to hear, but we're just  
10 introducing ourselves now. So if you can just  
11 introduce yourself a little bit and then let everyone  
12 know which part of the County you're in.

13 MS. ANDEMICHAEEL: Sorry, I was having a  
14 little trouble logging in. My name is Rahwa  
15 Andemichael. I live in Wheaton, Maryland and this is  
16 my first year on the committee. So I'm happy to be on  
17 the committee and serve with the County.

18 CHAIRMAN GHANIM: Thank you.

19 Next we have Sharon Brown.

20 UNIDENTIFIED SPEAKER: I think Sharon might  
21 be having some microphone issues. She was saying in  
22 the chat that she wasn't able to hear.

1 CHAIRMAN GHANIM: Okay. Well, we'll come  
2 back to Sharon. All right?

3 Next we have Tamika Dual. Is she available?  
4 All right.

5 Next we have Willa Dumbuya.

6 No, she's not here? All right.

7 Next we have Dion Edwards. Dion, are you  
8 here?

9 All right. Next we have Leopoldo Elias.

10 MR. ELIAS: Good evening, everyone. My name  
11 is Leo Elias, and I currently reside in Silver Spring,  
12 more specifically downtown Silver Spring.

13 CHAIRMAN GHANIM: Thank you, Leo.

14 Next we have me, Aly Ghanim. My name is Aly  
15 Ghanim. As you have already heard, I am in Montgomery  
16 Village, and this is actually my sixth year on the  
17 committee.

18 All right. Next we will go to Kabirul  
19 Islam. Is he here?

20 All right. Next we'll go to Jesse-Thomas  
21 Lim. Jesse's not here. All right.

22 Let's move on to Maya Massey.

1 All right. We will go to Dr. Jared Meacham.

2 DR. MEACHAM: Good evening, everybody.

3 Jared is fine. First name is perfectly fine. I am  
4 happy to be here with you good folks today. I am here  
5 from Silver Springs as well, more specifically from  
6 the Four Corners neighborhood of Silver Spring.

7 CHAIRMAN GHANIM: Thank you, Jared.

8 All right. Next we'll go to Henok Mengistu.

9 MR. MENGISTU: Good evening, everyone. My  
10 name is Henok. I am residing in Silver Spring,  
11 Maryland, specifically Laytonsville.

12 CHAIRMAN GHANIM: Thank you, Henok.

13 Next we'll go to Andrew Messick. Is Andrew  
14 available?

15 All right. Next we'll go to Kenneth Nelson.

16 MR. NELSON: Good evening, everyone. I'm  
17 representing West County, Germantown area  
18 specifically, this evening. Glad that you're here and  
19 thanks for the opportunity to be with you again.

20 CHAIRMAN GHANIM: All right. Thank you,  
21 Kenneth.

22 Next we will go to Rishi Greg Nixon.

1 MR. NIXON: Hi. My name is Rishi Nixon.  
2 This is my first year on the committee and I live in  
3 Germantown near Seneca Creek City Park.

4 CHAIRMAN GHANIM: Thank you, Rishi.  
5 Next we'll go to John Petrushka.

6 (Indiscernible.)

7 CHAIRMAN GHANIM: I think that might be him  
8 but it's kind of low.

9 MR. PETRUSHKA: Sorry. Let me try this.

10 CHAIRMAN GHANIM: That's better.

11 MR. PETRUSHKA: This is John Petrushka.  
12 It's my third year on the committee and I'm a resident  
13 of Wheaton.

14 CHAIRMAN GHANIM: Thank you, John.

15 Next we will go to John D. Smith, Jr.

16 MR. SMITH: Good evening, everyone. I'm not  
17 sure if you can hear me.

18 CHAIRMAN GHANIM: Yes, we can hear you.

19 MR. SMITH: Okay, great. I am John D.  
20 Smith, Jr. I am in the Colesville section or what we  
21 call the East County section of Silver Spring. Thank  
22 you. And this is my first year -- first month --

1 second month, sorry. Looking forward to working with  
2 each of you have. Thank you.

3 CHAIRMAN GHANIM: Thank you, Jack.

4 Next we have Tony E. Summers.

5 MR. SUMMERS: Good evening. My name again  
6 is Tony Summers. I live in Silver Springs in the  
7 Colesville area. And this is my first year of serving  
8 on the committee.

9 CHAIRMAN GHANIM: All right. Thank you,  
10 Tony.

11 Next we have Raquel Vasquez.

12 MS. VASQUEZ: Good evening, everyone. My  
13 name is Raquel Vasquez. This is my first year on the  
14 committee. I'm really excited to be here. And I live  
15 in Rockville, North Bethesda area.

16 CHAIRMAN GHANIM: Thank you, Raquel.

17 And last we have Joyce Walker. Is Joyce  
18 available? All right.

19 If anyone -- I know we said Sharon was  
20 having problems, but if anyone else has joined and  
21 they didn't get a chance to introduce themselves, now  
22 would be the time.

1 MS. BROWN: This is Sharon. If you can hear  
2 me, I'm good now.

3 CHAIRMAN GHANIM: We can hear you, Sharon.

4 MS. BROWN: Awesome, awesome, awesome. I'm  
5 Sharon Brown and I'm in the Colesville section of East  
6 County. Thank you. This is my first year.

7 CHAIRMAN GHANIM: Thank you, Sharon.

8 All right. Is there anyone else that needs  
9 to introduce themselves before we move onto the next  
10 part of the agenda?

11 All right.

12 So next we will have Cathy Mahmud, and she  
13 will give her speech -- give her opening remarks.

14 Thank you, Aly.

15 MS. MAHMUD: Good evening, everyone. I'm  
16 Cathy Mahmud. I'm the manager of the grants and asset  
17 section at the Montgomery County Department of Housing  
18 and Community Affairs.

19 I wanted to take this opportunity to thank  
20 you for volunteering for the county's Community  
21 Development Advisory Committee, or CDAC, and welcome  
22 you to this public hearing on community development

1 needs.

2 The CDAC recommends how Montgomery County  
3 competitively awards federal Community Development  
4 Block Grant -- that's CDBG -- funds to nonprofits or  
5 public services.

6 Funds from the federal CDBG Program, the  
7 HOME Investment Partnership Program and the Emergency  
8 Solutions Grant Program are awarded to Montgomery  
9 County annually by the U.S. Department of Housing and  
10 Urban Development. The CDBG and home programs are  
11 administered by the Department of Housing and  
12 Community Affairs while the ESG Program is  
13 administered by the Department of Health and Human  
14 Services.

15 Funding allocated for these programs by  
16 Congress varies slightly each year. For the current  
17 fiscal year, 2024 that we're in now, the County CDBG,  
18 HOME and ESG funding have all stayed virtually the  
19 same as in past years. The current CDBG award is  
20 4.9 million, the HOME award is 2.9 million, and the  
21 ESG award is 430,000. We anticipate approximately the  
22 same level of funding again for fiscal year '25, which

1 begins on July 1, 2024. The applications that you'll  
2 be considering this fall are for that fiscal year '25  
3 that starts next July 1.

4 So during the COVID pandemic, Montgomery  
5 County dedicated over 17 million dollars in emergency,  
6 county, state and federal funding to provide essential  
7 support to persons experiencing homelessness, tenants  
8 facing eviction and micro businesses adversely  
9 affected by the pandemic.

10 In addition, Montgomery County has been  
11 awarded 7.3 million dollars in HOME funds from the  
12 American Rescue Plan. This grant will address  
13 additional unmet housing needs, including for those  
14 who are homeless or at risk of homelessness, those who  
15 are fleeing or attempting to flee domestic violence,  
16 dating violence, sexual assault, stalking or human  
17 trafficking and those for whom supportive services  
18 would prevent homelessness.

19 Despite our best efforts, county community  
20 development needs remain significant. Our annual CDBG  
21 funds provide an important contribution to meeting  
22 these needs. The funds are currently being used for

1 activities such as to revitalize older residential  
2 neighborhoods, to help low and moderate income  
3 residents through preservation and rehabilitation of  
4 affordable housing, and to support the activities of  
5 nonprofit organizations by providing a wide array of  
6 services.

7 HUD requires that county CDBG funds be spent  
8 in low income areas or on activities that directly  
9 benefit people with low and moderate incomes. In  
10 Montgomery County, a family of four that earns \$95,300  
11 or less meets this threshold.

12 In addition, the Cities of Rockville and  
13 Tacoma Park participate with Montgomery County in  
14 implementing CDBG activities.

15 HOME Program funds are primarily provided as  
16 loans to developers for the acquisition, construction  
17 and rehabilitation of affordable rental housing. ESG  
18 funds are used to assist persons who are homeless or  
19 who are at risk of becoming homeless. A more detailed  
20 explanation of all three programs and expanded  
21 information regarding community development needs can  
22 be found in the newly completed 2024 annual action

1 plan for Montgomery County on the department's  
2 website.

3 Testimony here tonight begins the process of  
4 identifying needs that would be reflected in the  
5 development of the next annual action plan for fiscal  
6 year 2025.

7 Montgomery County works closely with the  
8 Office of Human Rights and other stakeholders to  
9 affirmatively further fair housing in the County. The  
10 County has made progress in addressing previously  
11 identified impediments to fair housing but more  
12 remains to be done.

13 This year, the County completed a three-year  
14 long regional effort to develop a comprehensive  
15 regional analysis of impediments to fair housing  
16 choice for the entire metropolitan area. This study,  
17 which included extensive community outreach identifies  
18 fair housing issues and barriers that need to be  
19 addressed.

20 The most urgent need is the provision of  
21 additional affordable housing in the County and  
22 throughout the region. Affordable housing is scarce

1 and many low and moderate income residents are forced  
2 to use more than 30 percent, some more than 50 percent  
3 of their income on housing, which creates hardships in  
4 meeting their other essential needs.

5 Providing affordable housing and supportive  
6 services for vulnerable populations continue to be  
7 high priorities. Key challenges today include  
8 creating affordable housing that is sufficient to meet  
9 demand, delivering linguistically and culturally  
10 appropriate services to our diverse county residents  
11 and providing special services to seniors, youth,  
12 veterans, the homeless and persons with disabilities.

13 This hearing will provide you with  
14 additional insights into the community development  
15 needs and will serve as a forum for comment on our  
16 effectiveness in meeting these challenges.

17 The work of this Community Development  
18 Advisory Committee is essential in ensuring that the  
19 CDBG funds designated for nonprofit services go to  
20 nonprofit organizations that best meet the needs of  
21 our low income residents.

22 On behalf of the department, I commend each

1 of you for your willingness to volunteer to help the  
2 Montgomery County community and I offer a sincere  
3 thanks to you all. I anticipate that this will be a  
4 rewarding opportunity. Thank you.

5 I think you're muted still.

6 CHAIRMAN GHANIM: Yes, I was. Thank you.  
7 Thank you, Cathy.

8 Really quick before we get to our speakers,  
9 I think Dion has joined. If he wants to just  
10 introduce himself quickly. Dion, are you there?

11 All right. All right. We will go to our  
12 first speaker.

13 Our first speaker is going to be Dr. Patrice  
14 McGhee. I would ask that when you are presenting,  
15 please state your name, your address and the  
16 organization that you are representing.

17 DR. MCGHEE: Good evening, everyone. So to  
18 follow the house rules, I am Dr. Patrice McGhee, and I  
19 am a resident of Germantown, Maryland. My offices are  
20 in Rockville. I serve as the chief of Aging and  
21 Disability Services for Montgomery County.

22 To echo the sentiments of Cathy, I want to

1 thank you for your service and -- your volunteer  
2 service in the space of community development. This  
3 is very important work. So to maintain -- to ensure  
4 that I stick to my five minutes given, I want to dive  
5 right in.

6 So the department's -- excuse me, the  
7 service area of the Aging and Disability Services is  
8 divided into three divisions, if you will. We have  
9 the Area Agency on Aging, which is federally mandated  
10 services and federal and state funded services for  
11 older adults to help them age in place. That's the  
12 goal of the services under the Area Agency on Aging.

13 We have the case management services, which  
14 are more intensive services with the same intent to  
15 provide services to individuals in the community or in  
16 long-term care facilities. These services are for  
17 more vulnerable members of our community. This is  
18 where you would find our home care services or our  
19 social services to adults or our APS, Adult Protective  
20 Services.

21 And then our third division within the  
22 service area is our community support network. This

1 is where you would find our services for persons with  
2 disabilities, our autism waiver My Turn program, the  
3 Respite program. And then just to go back to the Area  
4 Agency on Aging, that is where you find our mobility  
5 and transportation, our senior nutrition program,  
6 caregiver programs and programs of that nature.

7 So the mission of Aging and Disability  
8 Services is to advance a safe and inclusive community  
9 with opportunities for individuals to live well,  
10 achieve their potential and thrive.

11 As I alluded to, most of our programs and  
12 services are federally mandated and state funded.  
13 However, the County does put in a significant and  
14 substantial supplemental appropriation for services  
15 for older adults and persons with disabilities.

16 So I want to just give you a high-level  
17 overview of what we are hearing from older adults and  
18 people with disabilities in the community as far as  
19 what the need is, and Cathy mentioned this in her  
20 opening remarks and I'm sure my colleague Christine  
21 Hong will dive a little bit more into this particular  
22 need. But affordable housing, we're hearing a lot in

1 that space. Just to let you know that we are at the  
2 table with GHCA in conversations about solving for  
3 more affordable housing for adults.

4 We're also hearing about transportation  
5 needs, safe and affordable transportation, personal  
6 care with direct service providers, community  
7 engagement and outreach, employment and recreation  
8 opportunity, mental health and health care services.

9 So within the A and D, Aging and Disability  
10 Services area, we have four commissions. Our  
11 Commission on Aging, our Commission on Veteran  
12 Affairs, the Commission on People with Disabilities,  
13 Intellectual and Developmental Disabilities  
14 Commission, which was just enacted this year in 2023.

15 So our commissions, our advisory groups work  
16 alongside A and D. We provide information about what  
17 we're hearing, such as what I just shared from our  
18 older adults and persons with disabilities in the  
19 community. And every year our commissions, like every  
20 other board commission and committee in the County,  
21 establishes their priorities.

22 So I want to share with you some of the

1 priorities of our commission, and it's very telling  
2 because it aligns with the things that we are hearing  
3 in the community.

4 So our commission on aging, their FY '25  
5 priorities include those direct service professional  
6 shortages. So it's the labor force that provides  
7 those in-home services to keep people in their homes,  
8 to help -- to allow them to age in place, or persons  
9 with disabilities to have that community support in  
10 home to be in their homes and their community.

11 Early last year, the County executive  
12 appointed a task force to examine the labor force  
13 shortages for direct service professionals. That task  
14 force included the 26 recommendations that were sent  
15 up to the County executive. The Commission on Aging's  
16 priority is that those recommendations are realized by  
17 setting an implementation team that would see those  
18 priorities through completion, as well as a full-time  
19 employee who would be a program manager to spearhead  
20 the efforts of the implementation team to see those  
21 recommendations through.

22 They are also proposing as a priority

1 community engagement and outreach. They're wanting to  
2 position a full-time employee within the service area  
3 of Aging and Disability Services that focuses on an  
4 outreach strategy and how to better serve the  
5 community and provide the resources of the service  
6 area to the community. So those are the priorities of  
7 the Commission on Aging.

8 The Commission on Veterans Affairs set as  
9 their priorities housing vouchers, homeless housing  
10 vouchers for homeless veterans and their families.  
11 For those veterans that do not qualify for the VA HUD  
12 vouchers, they're asking that the County makes a  
13 commitment and dedicates \$650,000 per year to the  
14 effort of housing for our veterans. They're also  
15 asking this year, for federal fiscal year '25 --  
16 excuse me, fiscal year '25 -- to have behavioral  
17 health services that want to continue a community  
18 grant in the amount of \$170,000 for crisis services  
19 for mental health relief for veterans through a  
20 funding program called Serving Together.

21 They also want to look at community  
22 engagement and support. There is an unfunded federal

1 mandate called the Paul's Act that is supposed to  
2 provide supports to veterans in their communities to  
3 help promote suicide prevention awareness, to promote  
4 social connectedness and enhanced economic  
5 opportunities. So they're proposing that this  
6 unfunded mandated services be funded at about 50,000  
7 in a community grant.

8           And then our Commission on People with  
9 Disabilities, they're looking at similar issues, very  
10 similar with the DSPs, the direct service  
11 professionals, the labor shortages that the Commission  
12 on Aging is also -- has also set as a priority. The  
13 Commission On Veterans -- Commission On People With  
14 Disabilities, excuse me, is looking to shore up this  
15 labor shortage. So they're also wanting to make more  
16 specific recommendations for persons with IDD and  
17 their specific needs in regards to their self-directed  
18 options and the subsidies that are not afforded to  
19 individuals that are on the self-directed model of  
20 service.

21           They also wanted to look at housing --  
22 they're wanting the commission -- the commission

1 recommends increasing the number of accessible  
2 moderately priced dwelling units by requiring that 10  
3 percent to 20 percent of new construction of these  
4 units are accessible. And currently there's no  
5 standard.

6 And then finally, they also want to look at  
7 mental health services as well, support the programs  
8 for people with developmental disability and the  
9 increased mental health needs. They want to look at  
10 services for transitioning youth, mental and  
11 behavioral health services for younger children and  
12 teens with disabilities.

13 So I will stop right there. I will let you  
14 know within the IDD Commission, they have not yet set  
15 their priorities as they are a newly formed  
16 commission. They have not even held their first  
17 official meeting. So we're looking for priorities  
18 coming later in the year.

19 And I'll stop right there. Does anyone have  
20 any questions?

21 CHAIRMAN GHANIM: Thank you. If anyone has  
22 any questions now for Dr. Patrice McGhee, go ahead.

1 MS. BROWN: This is Sharon. I am new to the  
2 team. I'm in East County, Colesville and I also am  
3 involved with our East County citizen advisory board.

4 So glad to know that there's aging in place  
5 and home care services and community support programs  
6 and the things that you were talking about with the  
7 County task force priorities.

8 The FTEs that you were speaking of,  
9 implementation team, is that filled already? And then  
10 the FTE focus on outreach strategies, is that  
11 completed already?

12 DR. MCGHEE: No, that work has not been  
13 realized. Thank you for that question. That work has  
14 not been realized as of yet. And that's two different  
15 things that we're talking about, clearly. So the  
16 outreach and marketing, a full-time employee would be  
17 positioned within the service area of Aging and  
18 Disability Services to work on a robust marketing,  
19 ongoing marketing plans, to ensure that the community  
20 is aware of the services and programs that are  
21 available to older adults and persons with disability.  
22 So just to have a better streamlined communication.

1           The County has an information office and  
2 they're wanting that individual to work in tandem with  
3 the information office to just have more  
4 communications going out to the community about  
5 resources.

6           So that position -- that is the priority of  
7 the Commission on Aging. That's what they are hoping  
8 to achieve and that the County executive and the  
9 County counsel will create that position.

10           And then the implementation team is not --  
11 they're wanting to have an implementation team in  
12 place as a result of the 26 recommendations that went  
13 forth from the task force, but it only comes with one  
14 FTE, and that's the program manager that will oversee  
15 the implementation team. So more than likely, the  
16 implementation team will be a group of volunteers and  
17 the program manager will work with those volunteers  
18 and the stakeholder entities to realize those  
19 recommendations.

20           MS. BROWN: Thank you for that. I just  
21 wanted to know so I could translate it to my East  
22 County group. Thanks a lot.

1 DR. MCGHEE: You're welcome. Thank you.

2 MR. NELSON: I have a question about your  
3 efforts to reach out to community. One, I think I've  
4 seen a document that says that there's free  
5 transportation services for seniors in the County  
6 that's been implemented and it's been shared. I don't  
7 know how well that's going. I appreciate it. I know  
8 I shared it with some folks who like to ride.

9 How can someone participate with your agency  
10 if they have a recommendation, they have an interest  
11 they want to share, they have a population that's  
12 underserved? I'm on the west side of the County.  
13 Nothing against anybody else, I'm just -- balanced  
14 presentation tonight.

15 DR. MCGHEE: I really appreciate you for  
16 asking that question because I meant to give you that  
17 information, so I appreciate you bringing that up.

18 So we have within our service area what is  
19 known as our Maryland Access Point. It is the Aging  
20 and Disability Resource Unit. This is our call  
21 center, if you will. It's our point of entry into our  
22 service area. That team of professionals can be

1 reached at 240-777-3000. Again, that is 240-777-3000.  
2 And they can connect individuals to all of the many  
3 programs and services that the service area offers  
4 depending on what the need is.

5 They do what we call a level 1 screen to  
6 determine the caller's needs and gets them connected  
7 to, whether it be one service to meet the need or  
8 several services to meet the need. So we have client  
9 assistant specialists that go through rigorous  
10 training to be able to provide those connected  
11 resources around the County. So again that number is  
12 240-777-3000.

13 MR. NELSON: Labor shortages, what kind of  
14 plans are you thinking about for labor shortages? I  
15 mean, we have young people that could be qualified in  
16 certain places. We have a couple universities in the  
17 area. Is there any outreach to those groups in your  
18 plan at this point?

19 DR. MCGHEE: Yes, absolutely. I can  
20 certainly share the comprehensive report of the task  
21 force. It was a collaborative effort from many  
22 stakeholders. It was spearheaded by HHS, Aging and

1 Disability Services, alongside of WorkSource  
2 Montgomery. So, again, it was 26 comprehensive  
3 recommendations both at the local, state and federal  
4 level. So the labor shortages that we're speaking to  
5 are those in-home service workers, those individuals  
6 that may be providing formal, as well as informal  
7 caregiving for a family member or neighbor or anyone.

8 So looking at the reasons and solving for  
9 the reasons why individuals are leaving the County and  
10 why we don't have enough people in that labor force,  
11 why there's so much turnover and understanding that,  
12 you know, the populations that we serve in A and D,  
13 older adults and persons with disabilities, those  
14 populations are growing. I believe the statistic is  
15 that by 2040 we will be greater than 50 percent older  
16 adult in this county.

17 So the models that are in place for  
18 individuals to age in place, which is typically  
19 individuals' preference, if we don't do something  
20 about this labor shortage, the system is going to  
21 buckle. So it's really just solving for how do we,  
22 like you say, get new workers into the pipeline, keep

1     them engaged and wanting to stay in that labor force  
2     versus professionalizing the work that they do,  
3     offering training and incentives and pipelines from  
4     the school to this workforce.

5             I know that MCPS currently has a program  
6     where individuals can get certified while they're in  
7     school their senior year.

8             I'm sorry. I'm getting some feedback.

9             They get certified in their senior year to  
10    do this level of work. One of the recommendations was  
11    to scale that program across -- take it from more than  
12    one school. We're also looking to bring in some  
13    county incentives.

14            I know that there was some legislative  
15    efforts in the last legislative session to change how  
16    organizations are listing these employees, asking that  
17    all residential service agencies list their employees  
18    as merit staff and not contractors, so that they can  
19    be given benefits. That legislation did not go  
20    through. I know that there are efforts around  
21    possibly revisiting that. And so these are some --  
22    again, I can send you this very comprehensive report

1 that you can look at all of the recommendations that  
2 were made at all levels. I think it's very  
3 insightful.

4 So the Commission on Aging, as well as the  
5 Commission on People With Disabilities are both  
6 looking at this workforce and labor shortages and  
7 making recommendations around it.

8 MR. NELSON: I think it would be great if we  
9 could have access to it.

10 DR. MCGHEE: Absolutely.

11 MR. NELSON: Thank you so much.

12 DR. MCGHEE: Thank you.

13 CHAIRMAN GHANIM: And I think John will have  
14 to be our last question, and then we'll have to move  
15 to the next speaker.

16 MR. SMITH: All right. I'll be very brief.

17 Is there any kind of certification required  
18 for these in-home caregivers that you were speaking  
19 to? And how do you regulate it?

20 DR. MCGHEE: So very good question. When  
21 we're talking about in-home service workers, we're  
22 talking, again, those formal, as well as informal. So

1 when we're talking formal, we're talking individuals  
2 with GNAs, CNAs. Okay? So that is regulated at the  
3 state level.

4 MR. SMITH: Agency CNAs.

5 DR. MCGHEE: Yes. So those requirements to  
6 get those certifications are the education system,  
7 yes. So that's the formal. So those individuals also  
8 work in long-term care settings.

9 So when we're talking about aging in place,  
10 it's not just being in your physical home in the  
11 community but individuals that are also in nursing  
12 homes, assisted living facilities and group homes.  
13 Those are long-term care settings. They also have  
14 those direct services professionals in those  
15 institutions. So aging in place is about being in the  
16 least restrictive, healthiest and safest environment.  
17 So we're talking again -- that's a formal situation  
18 with the certifications. Okay?

19 But we're also solving for those informal  
20 caregivers to give them a pathway to earning the  
21 credentials. What I mean by "informal caregivers," I  
22 have a limited experience being a caregiver for a

1 family member because they got sick. A lot of people  
2 find themselves in that position. So they're not  
3 being paid for the service. They're just making it  
4 the best way that they can. So when we looked at all  
5 of the work under that umbrella, we looked at both  
6 sides of the coin, the informal as well as the formal  
7 labor force, that's providing services to individuals  
8 that need that care.

9 MR. SMITH: Thank you very much.

10 DR. MCGHEE: Absolutely. Thank you.

11 CHAIRMAN GHANIM: All right. Thank you.

12 Thank you, Dr. Patrice.

13 So now we will go to our next speaker, which  
14 is Christine Hong, if she's here.

15 If you'll just remember to state your name,  
16 your address and the organization you're representing,  
17 and I will give you the floor.

18 MS. HONG: Sure. Thank you. I'm Christine  
19 Hong and I am a resident of Rockville, Maryland and I  
20 also work in Rockville. I'm fortunate to be able to  
21 have a very short commute. It's very convenient. I  
22 am the chief of Services to End and Prevent

1 Homelessness within the Department of Health and Human  
2 Services and I'm so glad to be here this evening with  
3 all of you.

4 So I'm going to try to condense all of our  
5 needs with regard to homelessness and the different  
6 services we offer at what we call SEPH, Services to  
7 End and Prevent Homelessness, and then I will try to  
8 leave time for questions.

9 So Services To End and Prevent Homelessness  
10 is comprised of three major parts. It includes our  
11 housing stabilization programs, which are geared  
12 towards helping households remain in their housing,  
13 households that may be facing eviction, that may be  
14 just facing various challenges in affording the rents  
15 in Montgomery County. And so our housing stabilization  
16 team is comprised of the Office of Home Energy  
17 Program, which assists with things like utility  
18 shutoffs and helping people to prevent those types of  
19 things by providing financial assistance.  
20 In addition, we also provide financial assistance for  
21 households that are at risk of eviction. We have two  
22 pots of funding right now, both our own eviction

1 prevention funding, as well as we have some remaining  
2 dollars from the federal Treasury Emergency Rental  
3 Assistance program funding. And then we also have a  
4 shallow rent subsidiary program. It's just called the  
5 County Rental Assistance Program for older adult and  
6 disabled households. And those are all parts of  
7 housing stabilization. So that's more of the  
8 preventive part of what SEPH does.

9 For households that are facing homelessness, we have a  
10 crisis response system, which is comprised of our  
11 street outreach team, as well as emergency shelters  
12 for both individuals and families. And then in  
13 addition to that part of SEPH is a third part, which  
14 is supportive housing, which includes rapid rehousing,  
15 as well as permanent supportive housing, and we also  
16 have funding to help households to lease up apartments  
17 and receive a subsidiary there so that they can become  
18 stable in their housing.

19 And that in a nutshell is services to end  
20 and prevent homelessness. We are very proud to say we  
21 are part of a public private partnership. So it's not  
22 just SEPH but we also work very closely with a number

1 of community partners in providing these services, and  
2 they are integral to the work that we do as a county  
3 in the space of homelessness.

4 So let me talk a little bit about the picture of  
5 homelessness in Montgomery County. So every year  
6 there are volunteers and different members of our  
7 community who participate in what's called a point in  
8 time count. It's usually in January, the coldest time  
9 of the year. And this is where we count the number of  
10 households that are both in shelter and also on the  
11 street.

12 So this year, January 25, 2023, we counted 894 total  
13 individuals. That includes individuals and families  
14 as well. And that was a 54 percent increase in the  
15 number that we had counted in '22, 2022. So there was  
16 a dramatic rise in the number of people experiencing  
17 homelessness on that night, which is a snapshot of  
18 homelessness in Montgomery County.

19 And we can say that regionally, in general,  
20 homelessness increased both in the district, in Prince  
21 George's County, and in all of our neighboring  
22 jurisdictions. So clearly it is a trend regionally

1 that impacted Montgomery County.

2 I want to first talk a little bit about some of the  
3 causes of the increased homelessness that we saw but  
4 also talk a bit about the population that we serve as  
5 we try to help them regain stability and help them to  
6 move back towards housing.

7 So one of the things that we know is that 46.8 percent  
8 of renters in Montgomery County are housing burdened,  
9 which means they pay more than 30 percent of their  
10 income for their rent towards their housing, which is  
11 a very high number.

12 In addition to that, we have seen rents rise  
13 precipitously in our county, which has made it very  
14 difficult for households to afford to live here and  
15 many of them have -- became very precariously housed  
16 during the pandemic when they experienced different  
17 either COVID-related hardships or just really  
18 struggled to pay rent. And the eviction moratorium  
19 during the pandemic really helped a lot of people to  
20 stay housed as well as the 100 plus million dollars  
21 that were distributed in Montgomery County in  
22 emergency rental assistance. So all of those things

1 helped to prevent a huge increase in evictions during  
2 the pandemic.

3 But as the COVID rent relief funding is dwindling,  
4 we're seeing the eviction rates rise again. They're  
5 rising to the levels that were -- that there were  
6 before the pandemic, and I can tell you between fiscal  
7 year 2022 and fiscal year 2023, there was a 52 percent  
8 rise in evictions. So you can see that the rise in  
9 evictions is not dissimilar in the rate of increase in  
10 homelessness in our county.

11 The other factors involved in those increasing  
12 evictions are that we're seeing that landlords are  
13 often not renewing leases, including to those who had  
14 previously experienced homelessness or were previously  
15 housing unstable. They are also -- for those we're  
16 working with in our system, often declining  
17 applications of households that are trying to become  
18 housed after an experience of homelessness. And then  
19 we also observed -- and we also observed significant  
20 inflow from our neighboring jurisdictions. So we will  
21 see people who are coming into Montgomery County from  
22 the district, as well as Prince George's County and

1 other places locally but also nationally.  
2 Montgomery County is perceived as being affluent and  
3 having -- I have heard many people say that our  
4 shelters are much nicer than other jurisdictions and  
5 that we're perceived as being very well resourced. So  
6 we will see individuals coming into our jurisdiction.  
7 And also, of course, households fleeing domestic  
8 violence, dating violence, sexual assault and  
9 stalking. So those are some of the factors that have  
10 led to the increase in homelessness that we're seeing.  
11 So some of the things that -- some of the strategies  
12 that SEPH has been implementing are, one, to provide a  
13 more comprehensive preventive approach so that we can  
14 prevent more households from entering the homeless  
15 system.  
16 Two, we're looking to increase access to housing, of  
17 course, because with all of the things that we're  
18 doing, outreach, emergency shelter, various programs,  
19 really, the only thing that can help us end  
20 homelessness is more housing, both affordable housing  
21 and subsidized housing.  
22 One of the things that I jumped past a bit is to note

1 that the homeless population, a large percentage are  
2 very vulnerable. So they have typically on average  
3 one to three disabling conditions. That's more than  
4 half of the population, whether that's serious and  
5 persistent mental illness, substance use disorders,  
6 chronic health conditions or physical disabilities,  
7 cognitive disabilities, intellectual disabilities, we  
8 find that so many in the population are very  
9 vulnerable.

10 So in addition to increasing access to housing, we  
11 also need to increase both somatic and behavioral  
12 health supports in our system. So those are a few of  
13 the recommendations and approaches that SEPH has  
14 implemented.

15 When I talk about doing more comprehensive preventive  
16 work, what I'm talking about is moving from not just  
17 distributing financial assistance when a household  
18 finds themselves with significant rent arrearages but  
19 also providing ongoing prevention case management. So  
20 working with the family, for example, on financial  
21 counseling, on connecting them to additional resources  
22 that they may need in order to gain stability, whether

1 that's behavioral health or legal services. All of  
2 these things can take time and ongoing meetings with a  
3 worker for the household to gain stability.

4 During the pandemic, so much of the work that our --

5 CHAIRMAN GHANIM: I hate to cut in, but we  
6 do need to get in some questions so that we can  
7 also --

8 MS. HONG: Sure.

9 CHAIRMAN GHANIM: -- move to the next  
10 speaker. I know you have a lot to share on this.

11 MS. HONG: It's really hard to condense it.

12 CHAIRMAN GHANIM: But I do just want to give  
13 a couple of minutes if anyone has any questions for  
14 Christine.

15 MS. HONG: Sure, absolutely.

16 MS. BROWN: This is Sharon. I do have one  
17 question. I'm new. So I'm going to be asking  
18 questions.

19 So you said that your proposed preventative  
20 measures include affordable subsidized housing,  
21 behavioral health. One of the things that you  
22 mentioned that were factors were landlords not

1 renewing leases. Are we considering policy changes  
2 when it comes to landlords and how they interact with  
3 their tenants as one of the proposed preventative  
4 measures?

5 MS. HONG: Yeah. So one of the ways in  
6 which we're trying to look into what could be  
7 perceived as discrimination potentially, because we  
8 see it a lot. And no landlord, no housing provider  
9 will put in writing that they're not going to accept a  
10 household or that they're not renewing a lease because  
11 they were previously experiencing homelessness or  
12 because of the type of income that they have, which is  
13 often a subsidy. So what we have started to do is  
14 we've started to track when a landlord will state that  
15 they're not going to renew the lease or that they're  
16 not going to accept the application of the households  
17 we're serving due to the source of income, which is  
18 illegal.

19 And we're working with the Office of Human  
20 Rights to find a way to basically crack down on them,  
21 because it actually is often said to our housing  
22 locators, our case managers, that, you know, we don't

1 accept vouchers, we don't accept that subsidiary. And  
2 there's very little we can do at the moment to  
3 sanction them.

4 So we're tracking it so we can see if we can  
5 find a pattern of behavior among certain landlords and  
6 I hope to work closely with the Office of Human Rights  
7 to investigate any landlords who continually deny  
8 applications for housing to their property for those  
9 households we're serving. I hope that answers your  
10 question.

11 MS. BROWN: Yes, partially. I have some  
12 solutions as well. We can talk about that another  
13 time.

14 MS. HONG: We'd love to hear more about it.  
15 Thank you, Sharon.

16 CHAIRMAN GHANIM: I think -- there's maybe  
17 one more question for Christine, and then we'll have  
18 to move to the next speaker if anyone has a question.

19 MR. NELSON: I do have one question. In New  
20 Jersey we had what we called the WARN notice which,  
21 for all intents and purposes, was a tool that the  
22 state, or the County in particular, used to enforce

1 compliance. Noting that if, you know, a residential  
2 property was going to issue a certain number of  
3 evictions, they had to request or provide notice to  
4 the County.

5 Does Montgomery County have anything along  
6 those lines? Thank you very much.

7 MS. HONG: I'm sorry. What was the last  
8 part?

9 MR. NELSON: It's a WARN notice. For  
10 example, if an employer wanted to close its plant, it  
11 was required to notify the state office. And  
12 similarly, they had a requirement for large  
13 residential dwellings to prevent and kind of reduce  
14 the number of, you know, illegitimate evictions.

15 Does the County have anything along those  
16 lines and would the County be willing to consider  
17 something like that going forward? Thank you.

18 MS. HONG: I'm not aware of anything  
19 existing that is like that, but yes, we are open to  
20 any strategy that would help to prevent this type of  
21 discrimination. It's really something that kind of  
22 flies under the radar and by tracking it, we're trying

1 to document it more so that we can build a case,  
2 especially if we're seeing patterns with the same  
3 landlords repeatedly.

4 Thank you for your question.

5 MR. NELSON: That's what I was trying to get  
6 at.

7 CHAIRMAN GHANIM: All right. We do -- I  
8 think Kenneth just had a comment. If he can have a  
9 follow-up on the impact of rent controls. Is there a  
10 way that people can contact you or get more  
11 information on that? Or maybe you can send it to Yen  
12 Belay (phonetic) also.

13 MS. HONG: Sure. And I can put my email  
14 address in the chat.

15 CHAIRMAN GHANIM: Yeah, sure. Because I  
16 think Kenneth, he wanted some follow-up just on the  
17 impact of that.

18 MS. HONG: I'd be happy to talk more.

19 CHAIRMAN GHANIM: All right. So thank you  
20 again, Christine.

21 MS. HONG: Of course.

22 CHAIRMAN GHANIM: All right. So we will

1 move on to our next speaker, which is Walda Yon.

2 Walda, are you here? There we go. All right.

3 MS. YON: Can you hear me?

4 CHAIRMAN GHANIM: Yes, we can hear you.

5 Just, again, state your name, where you're located and  
6 the organization you're representing.

7 MS. YON: Thank you. Just give me one  
8 moment to open my document.

9 Okay. Yes. Good evening. My name is Walda  
10 Yon. I'm director of housing counseling program with  
11 the Latino Economic Development Center.

12 As I said, my name is Walda Yon and I serve  
13 as the director of the housing counseling program at  
14 the Latino Economic Development Center overseeing our  
15 operations in Washington, D.C., Maryland and Virginia.

16 For over three decades, the agency has been  
17 dedicated to assisting low to moderate income families  
18 and our target is the Latino community but we serve  
19 any other underserved communities in achieving their  
20 housing dreams, whether it is purchasing a home,  
21 retaining their homes, or preserving affordable rental  
22 housing. I am submitting this testimony to present

1 the many challenges that LEDC addresses in Montgomery  
2 County with the communities that we serve.

3 Our housing counseling program plays a  
4 pivotal role in advancing community development by  
5 ensuring that members of our communities have  
6 equitable access to the education, knowledge and tools  
7 needed to become a homeowner. We provide education on  
8 homeownership for financial capability and credit  
9 management education enabling individuals and families  
10 to make well-  
11 informed decisions.

12 In addition, our housing counselors educate  
13 individuals on fair housing laws, their rights. And  
14 also help to advocate for equal housing opportunities  
15 and addressing discrimination.

16 Residents of our communities require access  
17 to secure, affordable and stable housing options.  
18 These includes both affordable rentals and pathways to  
19 home ownership, alongside educational resources on  
20 financial capability, tenant and homeowner rights and  
21 maintenance.

22 To exemplify our commitment to this mission,

1 I will share a very short client success story that  
2 presents where there is room for further development.

3 One of our clients, and I won't share their  
4 information for confidentiality reasons, but is a  
5 Montgomery County resident, who contacted LEDC after  
6 receiving a court summons for failure to pay rent. He  
7 was unaware of how to address the citation or how to  
8 navigate the system but he had fallen behind with his  
9 rent and was facing eviction. He owed to the landlord  
10 over \$8,000 at that moment. And with the services  
11 that LEDC provided with the tenant services program,  
12 and the specialist coordinator requested an in-person  
13 meeting with him, and explained the process and  
14 provided the knowledge that he needs to navigate the  
15 system, explained that it was important for him to go  
16 to court and prepare a package for him to provide to  
17 HHS.

18 He went to court and the judge ordered it, a  
19 judgement at this hearing which allowed him to apply  
20 for the Housing Establishment Program. With that  
21 support and the support from the County, he was  
22 successfully approved for the Housing Establishment

1 Program. And through that program, he was assisted  
2 with \$3,000, and he was able to come up with an  
3 additional \$3,000 from his job, paid the arrears and  
4 avoid eviction. We're providing services and support  
5 to him and working on his financial health, with a  
6 budget, I'm following with him that he's going to be  
7 on time with his payment.

8 Another kind of history I want to share  
9 today is about a County homeowner. In October 2021,  
10 she was working closely with a counselor to help her  
11 with the overwhelming financial hardship she was  
12 facing at that moment, which occurred when she stopped  
13 working in 2019 and continued during the COVID  
14 pandemic. Faced with only having her Social Security  
15 as income, she started falling behind on her mortgage  
16 payments, but she was able to get a forbearance plan  
17 with our services, which allowed her to avoid making  
18 mortgage payments for a period of time, to put on hold  
19 those payments.

20 So she didn't know how to pay with  
21 permission from her mortgage servicer. However, her  
22 distress was mounting as the amount owed at that point

1 had accumulated to 15 months, which she thought she  
2 would have to pay for until she received counseling at  
3 LEDC and learned about the other options that she had  
4 to negotiate with the servicer.

5 So due to a budget deficit, she has a fixed  
6 income, not employment, just receiving only SSI and  
7 she was living with very limited expenses, but still  
8 depleting her savings since she stopped working  
9 because of the pandemic.

10 She stated that she had been living with  
11 many sacrifices trying to keep costs low in things  
12 like food, trying to be saving in the utilities,  
13 keeping her home sometimes uncomfortable, cold or too  
14 hot, cutting of food, trying to get assistance with  
15 food assistance and other resources that she could  
16 find.

17 So finally she was able to apply for the  
18 Homeowner's Assistance Fund. They have a program that  
19 was available in the County and she did receive  
20 assistance in the amount of \$53,000 to cure the  
21 arrears on her mortgage.

22 Therefore, after receiving the housing

1 assistance she also determined that her home was not  
2 affordable to her. So she started exploring other  
3 solutions to be more successful in terms to keep, or  
4 change to another property that would be more  
5 affordable to keep her payments on time and continue  
6 having a home that -- a place that she can call home.

7 In conclusion, when I expressed today in  
8 terms of the needs of our communities, we have  
9 identified that housing counseling and tenant services  
10 is one of the cornerstones of community development,  
11 granting area residents access to affordable housing  
12 while equipping them with the knowledge they need for  
13 home ownership and financial stability in order to be  
14 responsible tenants.

15 I believe this commitment to sustainable and  
16 inclusive solutions bridges the gap between immediate  
17 housing needs and long-term community development.  
18 Housing counseling and tenant services are not only a  
19 service but a pledge to a more accessible and  
20 inclusive community. LEDC is able to continue this  
21 work with the crucial support of the CDBG funding from  
22 Montgomery County.

1 I do appreciate the time and the opportunity  
2 to share with you what we've been seeing in the  
3 communities that we serve.

4 Thanks for this opportunity.

5 CHAIRMAN GHANIM: Thank you. Thank you,  
6 Walda. If anyone has any questions now for her, we'll  
7 take a couple of questions and then move onto the next  
8 speaker. Go ahead.

9 Jared, did you have a question?

10 Does anyone have a question?

11 All right. Thank you, Walda.

12 All right. So we will move on to the next  
13 speaker, who is Robert Goldman.

14 MR. GOLDMAN: Yes.

15 CHAIRMAN GHANIM: Hi, Robert. If you can  
16 just state your name, where you're located and the  
17 organization that you're representing. And go ahead  
18 with your presentation. Thank you.

19 MR. GOLDMAN: Yes. My name is Robert  
20 Goldman. I'm the president of Montgomery Housing  
21 Partnership, and we're located in Silver Spring.  
22 Thank you for allowing me this opportunity to address

1 the committee as it begins this process of evaluating  
2 applications and I think evaluating the community  
3 development needs in Montgomery County.

4 For those not familiar with MHP, our mission  
5 is to preserve and expand quality affordable housing  
6 in Montgomery County. We own over 2,800 quality  
7 affordable homes throughout Montgomery County and the  
8 region and we provide before and after school  
9 programming for more than 300 county children and work  
10 directly with various commercial and residential  
11 neighborhoods to address quality of life issues that  
12 are holding them back from reaching their full  
13 potential.

14 As I talk about community needs, there are a  
15 number of areas in which we work and through our  
16 experience in working in various areas, we have  
17 noted -- have a number of observations about community  
18 needs, which I will share with you.

19 This time last year, low income renters in  
20 Maryland had several rental assistance programs to  
21 fall back on kind of as a result of sort of the COVID  
22 rent relief efforts and, unfortunately, as we fast

1 forward to October 2023, I think almost all of the  
2 local and state rental assistance programs that were  
3 providing COVID relief and other relief have stopped  
4 accepting applications and low income residents have  
5 few, if any, options available to them if they're  
6 unable to pay their rent. As a result, we're seeing a  
7 growing number of residents who are at risk of being  
8 evicted.

9 I think you heard that in earlier testimony.  
10 The eviction tsunami that many people warned about  
11 during the pandemic is actually now beginning to take  
12 place. And the need for rental assistance is still  
13 great.

14 While it's not Montgomery County, our  
15 neighboring jurisdiction, District of Columbia,  
16 recently reopened applications for its emergency  
17 rental assistance program ten days ago on October 1  
18 and earlier today the portal had to be closed because  
19 the city had already exceeded 35 applications, which  
20 is all they have funding for. The pandemic may be  
21 over but the need for rental assistance still persists  
22 among households served by this CDBG funding area.

1           In the absence of rental assistance,  
2 affordable housing providers like MHB are supporting  
3 residents in new ways and one of the best tools we  
4 have to prevent unnecessary evictions is by devoting  
5 more resources to helping low income individuals find  
6 better paying jobs. Most of our residents have  
7 managed to find new employment after being laid off  
8 during the pandemic but many are working fewer hours  
9 and earning less than they were three years ago. So  
10 we've sort of taken a proactive approach to  
11 identifying residents who need better paying jobs and  
12 providing them with career counseling job search  
13 services.

14           These are households that are either  
15 ineligible for the workforce development services  
16 being provided by state or county government or  
17 individuals that need more personalized attention.  
18 Our efforts have yielded tremendous success. In the  
19 last twelve months we have helped almost 60 MHP  
20 residents find better paying employment and boosting  
21 household income at over 1.2 million dollars.

22           Not every resident of Montgomery County

1 lives at one of our properties. So I think the major  
2 point here is that many residents are still struggling  
3 to find jobs and to find -- get back to the same  
4 number of hours throughout the County, and this is a  
5 major need.

6 Beyond the employment, MHP is also working  
7 to connect our residents with health care resources  
8 and reduce their out-of-pocket costs for health care  
9 expenses. What we've observed from that work is that  
10 over the last several years we observed that many of  
11 the households who were most behind on their rent  
12 often had a member of their household who experienced  
13 a traumatic health event, which led to significant  
14 medical related debt. In the last twelve months two  
15 of MHP outreach workers have received training to  
16 serve as community health workers which will enable us  
17 to better help residents obtain health insurance and  
18 preventative care.

19 What's more, we are planning on identifying  
20 and training MHP residents to serve as community  
21 health workers in the communities where they already  
22 live. This is one more way we can keep families

1 stably housed and provide economic opportunities to  
2 them.

3 In addition to household income, MHP  
4 continues to serve low income children with  
5 educational programming. Again, from our work here, I  
6 think we're very familiar that locally data shows that  
7 black and Hispanic students have suffered the greatest  
8 impact with large declines in math and literacy  
9 proficiency during the pandemic and students from low  
10 income families receiving free and reduced meals, the  
11 types of families that MHP houses, continue to lag  
12 behind their peers.

13 MHP's work in summer programs and after  
14 school programs for residents have confirmed the MCPF  
15 data. COVID exacerbated existing disparities in  
16 educational outcomes for black and brown students.  
17 Addressing the learning gap will require all of us to  
18 know each student more intimately, know what their  
19 learning needs are and address them.

20 As a county we're fortunate to have access  
21 to programs such as the CDBG program, which can help  
22 families escape poverty and build economic security.

1 We must continue to find innovative ways to connect  
2 low income residents to quality affordable housing,  
3 impactful educational opportunities and build pathways  
4 to economic opportunity.

5 I welcome the opportunity to answer any  
6 questions you may have.

7 CHAIRMAN GHANIM: Thank you, Robert. Does  
8 anyone have any questions for him?

9 MS. BROWN: This is Sharon again.

10 CHAIRMAN GHANIM: Go ahead, Sharon.

11 MS. BROWN: Hi, Robert.

12 MR. GOLDMAN: Hi.

13 MS. BROWN: Is the Montgomery County Housing  
14 Partnership, is that a public/private partnership as  
15 well?

16 MR. GOLDMAN: Yeah. So it's Montgomery  
17 Housing Partnership. So we are a private nonprofit  
18 organization but we work obviously closely with  
19 Montgomery County Department of Housing and Community  
20 Affairs. Many of our projects, you know, receive  
21 funding from them for -- you know, to do the bricks  
22 and mortar housing work we do, and, you know, we work

1 in partnership with another -- you know, to do all  
2 this work, we do involve a lot of partnerships.  
3 That's sort of why we have our name and we work those  
4 partnerships with other nonprofits in Montgomery  
5 County, as well as public agencies to carry out the  
6 work we do.

7 MS. BROWN: Thank you.

8 MR. GOLDMAN: Mm-hmm.

9 MR. NIXON: I have a question in specific  
10 about the workforce development program.

11 What do your counselors or what will your  
12 counselors in this program do like tangibly? Like, is  
13 it resumé assistance or helping with getting into  
14 training programs like college or university?

15 MR. GOLDMAN: Yeah, I think much of it has  
16 been giving individuals sort of individualized  
17 attention, helping them with resumé, with locating  
18 potential job opportunities and, you know, coaching  
19 them on, you know, preparing for interviews and other  
20 things like that.

21 I will say, you know, as we sort of -- as I  
22 sort of mentioned in the testimony, but it's really

1 been this sort of disconnect in some ways for me  
2 because, you know, on the one hand we hear in the  
3 media, like, you know, there's all these jobs, you  
4 know, employers are looking for, you know, people to  
5 employ, you know, and then -- but at the same time  
6 we're seeing that there are residents who just are  
7 not -- you know, have not gotten a job, and so -- and,  
8 you know, and I think people sort of don't realize  
9 that, that they're sort of -- throughout the County  
10 there are still people who have not gotten jobs.

11 As we've gotten into it, each individual has  
12 sort of different circumstances. You know, we had one  
13 person who, you know, she was -- you know, she, you  
14 know, was basically working, but then, you know, her  
15 car stopped working. She couldn't afford, you know --  
16 she couldn't afford to fix the car. As a result, her  
17 job involved driving, so she lost her job. So there  
18 was sort of this cycle of, you know, while there were  
19 jobs out there, she couldn't really -- you know, she  
20 lived in a place that didn't really provide for easy  
21 access to transportation.

22 So, you know, every individual has various

1 circumstances. And so part of what the -- you know,  
2 what we do and what the counselor does is sort of help  
3 work through whatever these sort of remaining --  
4 whatever these issues are and try to help them, you  
5 know, get to -- and we have a full outreach team that  
6 kind of works with -- tries to work through all the  
7 sundry other issues that individuals may face in  
8 addition to just the job -- finding the job and  
9 interviewing for the job.

10 MR. NIXON: That sounds excellent. Thank  
11 you.

12 CHAIRMAN GHANIM: Thank you. John, I think  
13 you will be the last question and then we will move on  
14 to the next speaker.

15 MR. SMITH: I'm in particular really  
16 interested in knowing what your thoughts are about  
17 employers, these large employers like Staples, and I  
18 won't mention any others. But, you know, are about  
19 dealing with people who are underemployed. When I say  
20 that they're underemployed, they're forced to work  
21 part-time schedules, three, sometimes four days a week  
22 to keep them under the requirement for, you know,

1 providing health care and other benefits.

2 Can you speak a little to that. And if you  
3 can't, share with me in the chat area your phone  
4 number so we can chat with you later about that.  
5 Because I do have concern in that regard.

6 MR. GOLDMAN: Yeah. I mean, I'm no expert  
7 in this. Right? I read the news and hear situations  
8 and obviously we have residents who fall into those  
9 situations. To me, I'm a big advocate of health care  
10 and that's why we kind of do some of our health  
11 outreach. Even though we're a housing group, we're  
12 also kind of thinking about other efforts to help  
13 residents.

14 So, I feel as an employer myself, I feel  
15 like, you know, you should provide the benefits to  
16 your employees and, you know, I think we see the  
17 outcomes of, you know -- you're sort of passing the  
18 burden on to, you know, I think even the County  
19 executive said if you don't either pay your employees  
20 enough or if you don't provide them with benefits,  
21 you're sort of passing on the burden for these costs  
22 to the County and to the family or to, you know, to

1 other people to try to, you know, make those -- help  
2 meet those needs. So it's unfortunate.

3 MR. NIXON: Thank you very much.

4 CHAIRMAN GHANIM: All right. Thank you,  
5 Robert.

6 So we will move to our next speaker,  
7 Mr. Peter F. Lowet.

8 MR. LOWET: Thank you. Good evening.  
9 Again, I'm Peter Lowet. I'm the executive director of  
10 Mobile Medical Care or MobileMed. We have multiple  
11 locations in the County, including Rockville,  
12 Germantown and East County.

13 First, I really want to thank all of the  
14 talented folks on this call who volunteered to be on  
15 CDAC. I hear of lots of new members as well as  
16 old-timers and we always really appreciate the very  
17 thoughtful decision process and I know it takes a lot  
18 of time by volunteers. So thank you.

19 I'm pleased to provide testimony tonight to  
20 frame the need for community health funding.

21 MobileMed is a nonprofit community health  
22 center that serves disadvantaged residents of

1 Montgomery County and has for over 50 years. We  
2 provide primary care to over 4,000 patients annually.  
3 That's with over 16,000 medical and behavioral health  
4 visits each year. We operate both fixed site clinics,  
5 the three locations I mentioned, as well as two mobile  
6 van sites. And we also operate two specialty clinics.

7 We benefit from wonderful partners,  
8 including the County government, many volunteers and a  
9 diverse funding base. All of our patients are low  
10 income. Eighty percent are uninsured and most all of  
11 those people are generally ineligible for public  
12 insurance programs, ineligible for Medicare or  
13 Medicaid. Most are immigrants and many have limited  
14 English proficiency.

15 All of these demographic factors, income,  
16 lack of insurance, linguistic challenges and so forth  
17 are key social determinants of health, of course.  
18 MobileMed seeks to mitigate those barriers to care  
19 access with respect to geography, cultural competency,  
20 finances and logistics and all with an overarching  
21 focus on quality and quality of life.

22 I'll note that in 2015, MobileMed was

1 awarded designation as a federally qualified health  
2 center or FQHC and that was in recognition of two  
3 things. One, certainly our track record and our  
4 impact on this community. But the second reason we  
5 got that designation is because this community has  
6 unmet need for health services. So even as Montgomery  
7 County is on average one of the healthiest counties  
8 nationwide, disparities in health and health access  
9 persists. The pandemic, of course, has only magnified  
10 and exacerbated those disparities.

11 So health centers like MobileMed play an  
12 important role in pursuing health equity. Our efforts  
13 related to COVID are simply illustrative in how  
14 essential community health initiatives are for a  
15 stronger county. Throughout the pandemic, MobileMed  
16 not only remained open, providing telehealth, as well  
17 as in-person care, we expanded our outreach in case  
18 management. We connected patients to food and other  
19 resources and we vaccinated over 4,000 hard-to-reach  
20 residents, three-quarters of whom were persons of  
21 color and/or Hispanic.

22 We're really fortunate that CDBG has funded

1 innovative MobilMed projects over the years that  
2 expand access to important health services. This  
3 year, for example, we're applying for a third year of  
4 funding to provide diabetic retinopathy screening and,  
5 as many of you know, annual eye exams are essential  
6 for patients with diabetes but access is typically  
7 quite limited. The rate of diabetes in our patient  
8 population is nearly twice the national average. By  
9 offering these services within a primary care setting  
10 without the need for an on-site eye specialist,  
11 patients can be assured of maintaining this  
12 preventative care.

13 Now, more broadly, the pandemic has  
14 demonstrated that we need to be creative about health  
15 care access. Counter-intuitively, many people  
16 deferred care during the past three and a half years.  
17 Concerns about COVID, as well as heightened economic  
18 and family stressors, kept people away from doctors'  
19 offices. That frankly, by the way, was across  
20 socioeconomic levels, but absolutely regarding our  
21 target population.

22 Only in the past year have patient visits

1 returned to prepandemic levels. That is not because  
2 the need has lessened in any way. In fact, the need  
3 is higher, one, because of the deferred care, but also  
4 because the public health emergency has ended.

5 Economic insecurity grows and we welcome --  
6 we continue to welcome additional newcomers to this  
7 county. This is the time that we need to make sure  
8 we're helping individuals address their health needs  
9 beyond COVID. That means managing chronic diseases,  
10 like diabetes and taking on their other medical and  
11 mental health concerns.

12 Supporting these efforts are critical in  
13 order to reduce disparities and achieve a healthy  
14 community. Again, thank you so much.

15 CHAIRMAN GHANIM: All right. Thank you,  
16 Peter. If anyone -- I do see -- there's a couple of  
17 comments in the chat. First, I see -- I don't know if  
18 Mr. Goldman is still here, but there is a question for  
19 you in the chat if you want to address that there.

20 But I will just read out Kenneth had a  
21 question. Peter, how do you define or describe  
22 hard-to-reach clients in your outreach?

1 MR. LOWET: Sure. Thanks for the question.  
2 I mean, I think in some ways you sort of know it when  
3 you see it. I think that, you know, people -- you  
4 know, recent immigrants, people who face language  
5 barriers and others are often harder to reach. People  
6 with limited literacy, with limited time or  
7 technology. Those are all folks who are less sort of  
8 connected.

9 I'll give, again, COVID as an example.  
10 There are many people who the first time a vaccine is  
11 available are getting on their computers at midnight  
12 when the schedule opens at the local Walgreens. That  
13 is not the population that we are serving. We need to  
14 reach out, often with community partners, often in --  
15 you know, with agencies or places of worship that are  
16 very much in specific racial or ethnic or communities  
17 or serving immigrants from certain home countries and  
18 the like. Those are just really very important to be  
19 out there and make it easy for people who have really  
20 complex lives, are really busy, may have  
21 transportation limitations, as well as all of the  
22 cultural questions mentioned as well. I hope that

1 answers your question.

2 MS. BROWN: This is Sharon. I do have a  
3 question.

4 Will you be -- I know of MobileMed, and you  
5 guys do great work. Would you be expanding your  
6 projects to support mental health? With the pandemic  
7 mental health problems in this community, would you be  
8 expanding projects for that?

9 MR. LOWET: First, thank you for your kind  
10 words.

11 Second, when I say "primary care," and I  
12 should have defined this, we think of primary care  
13 fairly broadly. We think of it as a community health  
14 center as including integrated behavioral health.

15 So for the services that can happen in a  
16 primary care setting addressing depression, anxiety,  
17 trauma and others, we look to do as much -- we do  
18 screening, as well as counseling with behavioral  
19 health therapists within our clinic setting. We  
20 obviously also refer to community resources as needed  
21 for more severe or acute issues.

22 But yeah, from our standpoint, Sharon, we

1 really do think of behavior health as part of the  
2 primary care model.

3 MS. BROWN: Thank you.

4 CHAIRMAN GHANIM: Are there any other  
5 questions? I do see Kenneth had one more question.  
6 Could you share where your target area is with this?

7 MR. LOWET: Yeah. So our service area  
8 comprises probably about half of the County. And it  
9 really is around our various sites. So as I  
10 mentioned, the places of need -- and, again, the  
11 County is really diverse, and so there's not, you  
12 know, one single, you know, zip code and so forth.  
13 But our target geographies tend to be in the Rockville  
14 area, the Germantown area, East County area, as well  
15 as Gaithersburg and Aspen Hill, where we have van  
16 clinics, and we certainly seek to -- you know, so  
17 that's geographic. But we also recognize that much of  
18 the need -- geographic barriers are not always the key  
19 barriers. It's often many of the cultural and  
20 economic issues that we were talking about.

21 CHAIRMAN GHANIM: All right. Thank you,  
22 Peter. So we will go to our next speaker now.

1 Susie Sinclair-Smith, are you available?

2 MS. MAHMUD: Susie was not able to make this  
3 meeting, Aly. She's going to send some written  
4 testimony afterwards.

5 CHAIRMAN GHANIM: All right. No problem  
6 All right. So we will go to our next  
7 speaker. Mr. Jim Stowe. Are you available? Nope.  
8 All right.

9 So now we will have -- if there are any  
10 public comments, now would be the time to give them.

11 MR. STOWE: Hello, Mr. Chairman. Hello.

12 CHAIRMAN GHANIM: Hello. Who's speaking  
13 there?

14 MR. STOWE: Jim Stowe.

15 CHAIRMAN GHANIM: Oh, Jim Stowe. Oh, go  
16 ahead. Hi, Jim. Go ahead, Jim. If you can just give  
17 your name, where you're located and your -- the  
18 company you're -- organization you're representing  
19 before you go into your presentation.

20 MR. STOWE: Jim Stowe is my name. I'm  
21 director of the Montgomery County Office of Human  
22 Rights. And we are a part of a number of agencies but

1 we are the lead agency in looking at the issue of fair  
2 housing in Montgomery County.

3 CHAIRMAN GHANIM: And Mr. Stowe, whenever  
4 you're ready, I understand there's a video. So  
5 Catherine is ready to share it whenever you are.

6 MR. STOWE: Very good, thank you. First of  
7 all, again, thank you for the opportunity to be before  
8 you this evening and to share some of the efforts we  
9 have underway here in the Office of Human Rights as we  
10 look at the issue of fair housing in Montgomery  
11 County.

12 I want to start off initially with just some  
13 idea of about kind of where we are and that would  
14 indicate, again, the number of complaints and the  
15 nature of those complaints occurring here in the  
16 County. We have enacted, and that means in terms of  
17 current caseload and those that we are resolving and  
18 have closed, 44 housing cases in this time period.  
19 And that would be, again, June 30 of 2022 through July  
20 1 of, again, 2023.

21 Of those 44 cases, we had 15 of them that  
22 dealt with the issue of disability; race and color,

1 nine; national origin, four; age, two; and, again, the  
2 issue of child -- person with children, we had a total  
3 of one.

4 Source of income wasn't one that actually  
5 ended up having the most incidences of discrimination  
6 allegations this time around. We were very surprised  
7 that two things, disability, and, again, the issue of  
8 source of income, has been the two highest complaint  
9 categories outpacing race and the issue of national  
10 origin, which heretofore in the past have been some of  
11 the key indicators for us.

12 So with that in mind we continue to look at  
13 ways that we can utilize resources that we are getting  
14 through this program to do a lot more education and  
15 community outreach on some of these key areas and  
16 particularly as relates to persons understanding what  
17 their rights are.

18 So, again, we have focused in three areas  
19 primarily for this particular period and they would  
20 include looking at the use of the movie media that has  
21 worked pretty well for us that allows us then to get a  
22 message out to persons coming into a movie theater.

1 Right now that campaign is in -- actually, in  
2 Germantown, Gaithersburg and also Silver Spring.

3 The idea primarily is you're sitting there  
4 really as a captive audience, as it were, and you're  
5 about to look at a program -- a movie that you've come  
6 to see and all of a sudden you'll be able to have a  
7 chance to see this, and I'll have Cathy run what  
8 you're currently seeing. We've said it several times  
9 about doing these programs but I don't think I ever  
10 shared with you what it actually looks like. So if  
11 Cathy or Lee might roll that video, you'll get a  
12 chance to kind of see what we've been talking about.

13 (Video played as follows:

14 Incarcerated people are almost ten times  
15 more likely to be homeless than the general public.  
16 In Montgomery County housing providers cannot ask  
17 about your convictions or arrests on applications  
18 before extending a conditional offer to the applicant.  
19 You get a second chance. Know your rights. Ban the  
20 box. For more information visit us on line or call  
21 the Office of Human Rights at 240-777-8450 today.

22 MR. STOWE: So, thank you so much, folks,

1 for your support on that video.

2 But as you can see then, that this runs in  
3 those three major theaters and this past time we were  
4 able to have that in front of, in terms of number of  
5 views, 83,000 times. So you can imagine there's no  
6 way we could have afforded an advertising in print  
7 media or what have you for our investment in this  
8 particular way of getting the word out and getting it  
9 out to persons.

10 The idea is, of course, with Band a Box is  
11 that persons who need a second chance get a second  
12 chance at housing opportunity. Heretofore they've  
13 been discriminated against because as soon as a person  
14 sees they have been incarcerated or as soon as they  
15 come to the interview about obtaining housing,  
16 automatically there is a negative against that  
17 particular person.

18 So the new law on the books now allows them  
19 to then prevent housing providers from even asking  
20 them those questions until there is a conditional  
21 offer to rent on the table for that particular housing  
22 seeker. So we think that's had a lot of real positive

1 impact who have been incarcerated who are trying to  
2 return home and trying to get their lives back on  
3 track to be able to get and obtain homes for  
4 themselves and their families.

5 So we utilize this as a way of getting the  
6 word out to persons that, again, we could never do in  
7 a workshop, we could never do in a brochure. We think  
8 this is a very wise and prudent way to utilize  
9 resources coming in from this source, from HOME funds  
10 it turns out in our program.

11 The second area that we're dealing with  
12 primarily is in the area of fair housing, fair housing  
13 training, I should say, that we had this past year,  
14 our Housing Summit 3. We've had three series of  
15 housing summits. This will be the third in that  
16 series and we begin to look at the issue of affordable  
17 housing and how it interplays with fair housing. What  
18 we're finding out is that affordable housing sometimes  
19 is plagued with there again being issues of unfairness  
20 in acquiring that housing, oftentimes moving that  
21 housing beyond that affordable audience they were  
22 looking for.

1           So this is a chance to bring all those  
2           interests together, both the housing provider, the  
3           person actually doing the housing in terms of locating  
4           for persons to actually have that housing and the fair  
5           housing community to begin to talk together about  
6           what's happening so everybody understands the  
7           obligations and responsibilities that all of us have  
8           toward ensuring that folks have equal access to  
9           housing opportunities in Montgomery County. So we had  
10          a marvelous, marvelous conference vis-a-vis through  
11          this program. A number of people chimed in from  
12          across the country, as well as the HOME community. So  
13          we're very excited about that particular conference  
14          that was held back this past spring of 2023.

15                 The other area that I think was critically  
16                 important for us is in the area of community  
17                 reinvestment. We utilized some of our resources to  
18                 look at the issue of the Community Reinvestment Act.  
19                 It is a commitment and a law requirement for lending  
20                 institutions to begin the process of investing back in  
21                 their communities where they happen to be residing in  
22                 terms of the geography.

1           And so they are to each year, and some of  
2           them do every two years, to put together a program, a  
3           plan, if you will, of how they will take some of their  
4           banking resources and put them back into the community  
5           through housing opportunities, economic development  
6           and other kinds of meaningful ways that the community,  
7           in fact, benefits from having a banking institution in  
8           their community.

9           So in this past year we looked again -- we  
10          looked deeper at this particular topic. There were  
11          five banks -- six banks it turns out. Capital One,  
12          JPMorgan Chase, Forbright Bank, Eagle Bank and PNC.  
13          We began to ask the question what does your plan look  
14          like? What are the kinds of things you're trying to  
15          accomplish? How did you come about mobilizing your  
16          plan? Did you have meetings or discussions with the  
17          community to determine what your plan might look like?  
18          And what was the impact? So begin to have those one-  
19          on-ones and begin to put together a training program.

20          We brought some consultants in to help us  
21          put together a training program that might allow there  
22          to be some real indepth kind of analysis of these

1 proposed plans and with a real emphasis on what was  
2 the impact, how did it impact the community for which  
3 we're talking about? Are they better off from having  
4 your plan? Are they better off from having had  
5 dollars invested in their community as a result of  
6 your being in the neighborhood as it were.

7 So we started with a few banks first. We  
8 started with Eagle Bank and we're looking forward to  
9 working more with the other five that are on the list,  
10 and so we're excited about utilizing, again, those  
11 resources to pull that all together.

12 The last thing I want to say with my two  
13 minutes here is to say that we are so excited that the  
14 folks over at Cathy and her group and all of you who  
15 have been so supportive of what we're doing, looking  
16 at the issue of how do we now move to a different  
17 place in our thinking about working in the area of  
18 housing collectively and fair housing specifically in  
19 Montgomery County.

20 And we were pleased to have this year, as  
21 part of our plan this past year for FY '23, a look at  
22 what do the data suggest? Issues across the country

1 that impact Montgomery County. And there's a  
2 wonderful book written by Richard Rothstein called The  
3 Color of Law. In this book he describes how  
4 government purposefully and intentionally would engage  
5 in a process of discrimination and wealth decline for  
6 African Americans and people of color in this country  
7 and how many of those laws that began years ago  
8 continue to have lingering impact on our ability to  
9 both obtain housing here in Montgomery County and  
10 other places around the country but also how the issue  
11 of wealth has diminished so much and is such a big  
12 disparity between those who are white in our community  
13 and those who are black in our community.

14 And so these are the issues for which we're  
15 beginning to move forward with. So we're delighted to  
16 have both Richard and his daughter Leah in our  
17 community this past August for another marvelous  
18 conference that we did on human and civil rights with  
19 the International Association of Official Human Rights  
20 Agencies. And Richard and his daughter Leah gave a  
21 marvelous, marvelous workshop, seminar, if you will,  
22 on some really exciting issues and the one they really

1 zeroed in on now that they know what the issues are.  
2 What are strategies? What are strategies toward  
3 doing -- again, improving the condition that we find  
4 ourselves in as far as these issues are concerned.  
5 With housing being such a fundamental part of life,  
6 you cannot do anything without a roof over your head  
7 and an address, that this was, again, extremely  
8 important for our community.

9           So we invited the entire community to come  
10 in to this part of our conference. And those who were  
11 present were given a copy of this book. This is,  
12 again, the newest book by the Rothsteins. Leah is the  
13 lead on this and her father joined her in writing this  
14 book, called again Just Action. It takes it to a  
15 place where we leave this idea, where we are, once you  
16 understand through the code of law. And if you don't  
17 have that book in your library or in your presence in  
18 terms of your reading materials, get a copy of The  
19 Color of Law. If you don't have a copy of this book  
20 to the esteem panel today, I have a copy for all of  
21 you to have as part of our program because you need to  
22 understand that how do they move to strategies.

1           So as you, in fact, determine who's going to  
2 be funded and to what extent, these kinds of  
3 strategies have to appear someplace in our plans and  
4 our efforts toward improving these things.

5           So I just want to share with you that this,  
6 again, is a real opportunity to learn what people now  
7 can do with the information we all have about where we  
8 are in terms of the great disparity that exists in the  
9 area of housing in Montgomery County.

10          So I will stop there. I know my time is up.  
11 But I at least wanted to share with you what we are  
12 trying to do and be good stewards with the resources  
13 that we do get from our program through the HOME funds  
14 and the Community Development Block Grant program  
15 itself. I would hope that you would think then that  
16 we are, in fact, utilizing these to make our community  
17 a better place to live for every person who happens to  
18 choose to reside in Montgomery County.

19          CHAIRMAN GHANIM: Thank you, Jim. So now  
20 we'll just open up, if anyone has a question, we'll  
21 take a question of couples.

22          MS. BROWN: I do have a question for Jim.

1 Jim, this is a subject that I am very, very familiar  
2 with, and that is about banking and banking resources.  
3 I recently saw a statistic that said that BIPOC  
4 communities 79.6 percent are unbankable. As part of  
5 the strategy to attract, you know, banks to our  
6 communities, there's got to be a conversation about  
7 bankability. The statistic was given by FDIC. And in  
8 the FDIC study they said that BIPOC communities used  
9 check cashing places in paying loans. So I think the  
10 conversation around, you know, JPMorgan Chase and the  
11 other banks that you guys are working with, Eagle  
12 Bank, PNC, there's got to be a conversation about the  
13 relationship of the community, the BIPOC community,  
14 with banks. What do you think about that?

15 MR. STOWE: I think you're right on point.  
16 And part of our discussion with them is trying to  
17 figure out how they carve out a piece of business that  
18 aligns itself with the community for which, in fact,  
19 they have chosen to reside in. When they merge, as  
20 you may be aware, or when they begin to place a bank  
21 anywhere in America, one of the requirements is to put  
22 together a plan that might do exactly what you're

1 talking about. How do you make those folks bankable,  
2 if you will? How do you make them factor your  
3 presence in that community as a benefit, an asset for  
4 that ongoing neighborhood? So that's part of the  
5 commitment.

6 The question becomes about the issue of  
7 will, because I think that Richard says this in his  
8 book, when you look at that issue of defaulting on  
9 loans by the very people we're talking about, they're  
10 saying defaulting on loans is very, very low among  
11 those who can barely afford it because, again, the  
12 risk and the consequence is so dire. Folks will do  
13 anything to stay in their home.

14 So what people are trying to suggest here  
15 is, and I think the conversation comes down to, again,  
16 you are the professional bankers. You tell us what is  
17 it you can do to better understand how you can begin  
18 to get a bit of business for this particular  
19 community.

20 Let me give you another example. We stepped  
21 in -- it turned out initially to be a complaint about  
22 the PPEs. You may remember these were loans by the

1 federal government aimed to try to help people with  
2 payrolls to keep people employed during the course of  
3 the pandemic. It turns out that very few black folks  
4 got loans, very few. And those who ended up applying  
5 had so much of a hassle going through, they just gave  
6 up.

7 So we had a situation occur here that we  
8 thought this was happening and we won't go through all  
9 that. The bottom line is that the bank heard us. The  
10 bank said then how can we begin then to be a part of  
11 this community in ways that we've not done so thus far  
12 because, again, we're not intentionally doing this.  
13 Right? This is just happening.

14 What they did was they put together an  
15 economic development program for small businesses,  
16 small black businesses initially. We've expanded it a  
17 little bit now. And what we said was black business  
18 particularly does not get the kind of opportunity for  
19 learning and training to even build a banking  
20 relationship, much less having this issue of being  
21 bankable. At the same time, they end up failing on  
22 doing the business of doing business. But how does it

1 relate then to fair housing?

2           Within the fair housing law is a requirement  
3 for the Community Reinvestment Act, the CRA. So in  
4 doing so, this bank came together and we worked with  
5 them, the economic development folks within county  
6 government and some other advocates who were already  
7 doing some of this work and this program now is a  
8 ten-week intensive program for small businesses. And  
9 what they learn is every aspect of building a banking  
10 relationship, how it impacts their business. How to  
11 pitch their business to the marketplace. How to work  
12 on advertisement and marketing.

13           All of that is done in a ten-week intensive  
14 kind of program after which folks graduate and have an  
15 opportunity to have an ongoing banking relationship  
16 with any bank. It's not an issue they are obligated  
17 but at least it's there. It's a resource. But now  
18 they know how to go to ask for a relationship. They  
19 know what question to put before that potential  
20 banking relationship. Heretofore, they didn't have  
21 that information.

22           So here's somebody who said we might not

1 have a script right now for the kind of customer that  
2 we're talking about. Let's work together to figure  
3 out what that looks like. That's what they planned.

4 The government would be in a position to  
5 move through this relationship piece and they will  
6 then put together a business plan and be successful in  
7 obtaining loans, getting a line of credit as an  
8 example. All those things that then benefit when  
9 these folks have gone through the program. And to  
10 date we have again sent through over 200 black and  
11 brown businesses in Montgomery County and beyond. It  
12 can happen.

13 MR. SMITH: I do have a question. First of  
14 all, Mr. Lowet I'm very, very pleased and impressed by  
15 your program, particularly your efforts to get an ROI,  
16 a return on investments from institutions that, quote-  
17 unquote, serve our communities. It's outstanding. I  
18 can't tell you how much I'm pleased to hear you in  
19 your report.

20 I do have one question, and I was  
21 particularly thinking about the last couple of times I  
22 went into a theater and saw one of these

1 announcements, and I called them and wonder whether or  
2 not you would consider them public service  
3 announcements that might be a means of getting more  
4 theaters to provide those kinds of messages,  
5 particularly in communities that are so adversely  
6 affected by incarceration, lack of, you know,  
7 affordable housing, the whole nine yards. If you'd  
8 speak to that. If you are intending to send the book,  
9 I'd be glad to have one.

10 MR. SMITH: Thank you, sir. That is  
11 certainly a commitment.

12 But here it is: What we're saying is this:  
13 We are trying to build a cadre of folks who see  
14 innovative ways of getting out the word to folks  
15 around the country. So we're sharing what we're doing  
16 with our fellow departments and organizations, not  
17 only here in Montgomery County but across the State of  
18 Maryland. We are in a partnership with every human  
19 rights organization in the State of Maryland. There  
20 are twelve of us in that particular category. So  
21 we're trying to get that done.

22 What it comes down to, again, is making the

1 investment. This does not happen for free. This is  
2 not a free program, by the way. Again, this is  
3 happening again with the -- again, with these  
4 resources that we're getting through this program, and  
5 therein lies the real opportunity and sometimes a  
6 missed opportunity by communities.

7 If we're going to be serious about this  
8 issue of, and in our case it is fair housing, you have  
9 to put resources to make that work. You have to.

10 And don't always be in a situation where  
11 you're handcuffed about what you can do or you can't  
12 do. And sometimes our federal partner is maybe more  
13 guilty of that than those of us who are more local  
14 with HUD and so forth. But I think it's trying to  
15 really understand that we can make meaningful change  
16 occur if people understand what their rights are, what  
17 they can do, how they can exercise those rights and  
18 what are the responsibilities for, in fact, being in  
19 this country to be a part of this process.

20 So two things. One is we're sharing what we  
21 have. We're telling people about it. We're giving  
22 them all the information we possibly can to have them

1 do -- replicate the program in their own areas. And  
2 the other thing is we are really trying to advocate  
3 for resources that allows us to do this more.

4 Think, for instance, I was able to run that  
5 program for eight weeks and 83,000 views happened in  
6 eight weeks. What if I had enough money to run that  
7 program for a year? Think about that for a second.  
8 There is going to be over 180 million people seeing  
9 movies this year. People are now getting back to the  
10 theaters. They're going back. Not only do we have  
11 time to have views on the actual movie screen.  
12 There's also a program in the company that we're  
13 dealing with that has anybody who buys a ticket with a  
14 telephone, you will get a pop-up on what you just saw  
15 from Montgomery County on fair housing. Can you  
16 imagine that?

17 So there are ways which we can extend  
18 ourselves far beyond what our traditional reach has  
19 been but, again, it takes resources and a commitment.  
20 This is what we're about. We're going to make sure  
21 that every person has an opportunity to obtain housing  
22 in our county.

1           And folks in Montgomery County, guess what,  
2 we can actually do this. There's some communities,  
3 oh, my goodness, it is common knowledge it ain't going  
4 to happen. But in Montgomery County there's a  
5 realistic opportunity to do this. Now, housing supply  
6 is always a question and a challenge. But to the  
7 extent housing is available, we can make this happen.

8           MR. SUMMERS: I have a question. This is  
9 Tony Summers.

10          CHAIRMAN GHANIM: Tony, I think you're going  
11 to have to be the last question.

12          MR. SUMMERS: I applaud you in your efforts  
13 in terms of housing and working with community-based  
14 entrepreneurs with the Community Reinvestment Act. My  
15 question is, now that you have the programs in place  
16 in terms of the training of the entrepreneurs, how do  
17 you work towards sustainability so that you're moving  
18 beyond a ten-week program, you're building beyond a  
19 one-year program? Could you just give us a sense of  
20 how that sustainability may occur?

21          MR. STOWE: Good question and thank you for  
22 the permission, the grace to say "may occur." I think

1 what we're really talking about now is twofold. One  
2 is that the next step -- we just spoke with our person  
3 at the bank that we are dealing with, and -- let me  
4 just, full disclosure -- it's M & T Bank -- M & T Bank  
5 is who we're talking about. At any rate, what we said  
6 was then the next step for us is to build a directory  
7 of services because I'm looking for people all the  
8 time for various things that we've got to -- I suspect  
9 where you are, if you're in a commercial setting.

10 But one of the things we said is that we  
11 need to actually know what's required, and one of the  
12 things we actually talk about during the course of  
13 that ten-week program is how do you sign up for, how  
14 do you get on the list for consideration for  
15 resources, for consideration for your business being  
16 considered as a particular vendor for a given service  
17 in county government, for example.

18 We spend almost 2 billion dollars in county  
19 government services. So what are ways that we, in  
20 fact, can sign on, that once, in fact, we graduate him  
21 or her that we then would have an opportunity then to  
22 reach out to him or her in a way that would allow us

1 to utilize their service.

2 So the first thing is a directory. So  
3 that's the next thing for us to do here. Of all of  
4 our graduates, we want to put them in a category, a  
5 directory, if you will, so that can be made available  
6 to all of our businesses in Montgomery County and  
7 beyond. So that's one thing.

8 The second thing that I think is important  
9 to do is this: Is that with those abilities to sign  
10 on to various lists, not only, in this case, in  
11 Montgomery County, but also the State of Maryland and  
12 beyond, the federal government.

13 And so there is some additional training  
14 requirement instances to learn how to fill out the  
15 application, to understand what you're doing with the  
16 Small Business Administration, how to do all those  
17 things. That's another training opportunity being put  
18 before them as well.

19 We can't do that right now ourselves but  
20 there's at least pathways for folks to understand how  
21 do you get into a position to do business, because the  
22 issue we constantly run into is once you get the

1 contract, once you get the contract, can you fulfill  
2 the contract on time? And that's where many people  
3 run into a problem because most of the time they  
4 underbid the contract and there's no way they can make  
5 any money. There's no way, in fact, they can sustain  
6 that contract.

7 So part of this lesson learned would be then  
8 to get them in front of folks who can help them  
9 understand how to go about a bid that makes sense for  
10 their particular job, whether they win or not. They  
11 can -- sometimes folks get desperate and they'll take  
12 anything and put it out there. But at the end of the  
13 day, you've got to deliver. And every failed contract  
14 does not beget a new opportunity. It reduces that  
15 opportunity.

16 So those are just two things that I would  
17 say just say off the top of my head in terms of that.  
18 But there are folks who are much smarter than I in  
19 this area that would probably have a much more  
20 detailed answer.

21 CHAIRMAN GHANIM: All right. Thank you. So  
22 I guess if anyone has any further questions, maybe you

1 can give your contact information, Jim, and they can  
2 contact you with any other questions, or if you have  
3 any other information to produce to the committee, I  
4 believe that would be done through Lei.

5 MR. STOWE: Yes, Leah, and I said Lee. I  
6 apologize, Lei. I will make sure, by the way, that we  
7 do get you a copy of the book. If someone does not  
8 want it, let me know. We certainly don't want to give  
9 you something you don't want, but I would hope that  
10 all of you, being certainly in the capacity that you  
11 are, would want to read what these folks have to say  
12 about what do we do now in terms of action steps. So  
13 that's one thing we'll send to you through the office  
14 there.

15 Again, it's Jim Stowe. I am at 21 Maryland  
16 Avenue. It's in Rockville. We are in the Rockville  
17 Memorial Library on the third floor. I'd love to have  
18 you come by and just see what we're doing and, more  
19 importantly, sharing any ideas you might have. We're  
20 always looking for ways to improve. So I put that out  
21 there.

22 My phone number, my cell number -- I always

1 give my cell number out, because, again, that phone is  
2 being paid for the County. So it's not private. It's  
3 a public phone. So that number is 240-888-5502.  
4 Again, 21 Maryland Avenue, Rockville, Maryland. We're  
5 on the third floor in the Rockville Memorial Library.  
6 And the, of course, the email is james.stowe@  
7 montgomerycountymd.gov. Of course, that last part is  
8 for all county employees. So my first name and last  
9 name and then that long Montgomery County tag.

10 CHAIRMAN GHANIM: Thank you so much, Jim.

11 All right. So now what I will do is we do  
12 have a written testimony that I will be reading. The  
13 testimony is from Abe -- I hope I'm pronouncing it  
14 correctly -- Abe Schuchman.

15 Good evening members of the Community  
16 Development Advisory Committee.

17 My name is Abe Schuchman and I am a CEO of  
18 Housing Unlimited Incorporated. I also serve on  
19 executive committee of the Montgomery Housing  
20 Alliance. I thank you for the opportunity to submit  
21 testimony on the important role of the CDBG program as  
22 it pertains to community development needs for

1 individuals with disabilities.

2           Housing Unlimited Incorporated is a  
3 501(c)(3) non-profit organization, has over 29 years  
4 purchased 90 scattered site homes and now serves 247  
5 low income adults in mental health recovery in  
6 Montgomery County.

7           Five out of ten new Housing Unlimited  
8 tenants come to us from Montgomery County homelessness  
9 shelters and transitional mental health facilities.  
10 The median monthly income of our tenants is \$860 per  
11 month and tenants contribute approximately one-third  
12 of their income toward their rent with us. The rent  
13 is inclusive of all utilities, including a shared  
14 local phone line. All our homes are fully furnished  
15 primarily with furniture donated by community members.  
16 Yet with over 200 individuals on our waiting list, we  
17 know we have much still to do.

18           All of our homes are two-bedroom condos or  
19 three-bedroom townhomes. HUI believes strongly in a  
20 scattered site community integration approach. So our  
21 homes are located throughout the County from Potomac  
22 to Germantown to Silver Spring.

1           Our success is in no small part due to the  
2 extraordinary support that we have received from the  
3 Montgomery County government, including the county's  
4 CDBG program. As a small nonprofit housing  
5 organization, the CDBG assistance has played an  
6 important role in enabling us to carefully and  
7 prudently acquire additional homes, as well as  
8 preserve and modernize existing homes. The County has  
9 generously utilized close to \$80,000 in CDBG funds to  
10 help us acquire two new homes.

11           In addition, over the course of our 29 years  
12 of operations, the County has provided over 2 million  
13 in CDBG funds to help us renovate and modernize 19 of  
14 our existing homes.

15           Council grant dollars help us leverage  
16 private support from the community. Over the past 10  
17 years we have raised annually on average \$500,000 in  
18 operating and capital donations from individuals,  
19 corporations and foundations. Housing Unlimited  
20 represents the successful product of a true private  
21 public partnership.

22           Montgomery County government has been a

1 model partner in the quest to meet the critical  
2 supporting housing needs of Montgomery County  
3 residents in mental health recovery. And from our  
4 end, you can continue to count on the hard work of  
5 HUI's board of directors and staff, as well as the  
6 County residents and local businesses that contribute  
7 their time, goods, services and money in support of  
8 HUI. Through our collective efforts Montgomery County  
9 adults in mental health recovery will have the  
10 opportunity to live a life of independence and  
11 dignity. Thank you.

12 All right. So that was our written  
13 testimony from Mr. Abe Schuchman from Housing  
14 Unlimited.

15 So now we have reached the conclusion.  
16 We've had all of our speakers and all of our questions  
17 and answers. So we will close this -- this concludes  
18 the public hearing on community development needs.

19 Written testimony will be accepted by the  
20 committee until Friday, November 10, 2023 at 4:00 p.m.  
21 Details about how to testify will be provided on the  
22 screen after the meeting ends. Thank you.

1                   All right. Thank you to everyone for  
2 joining us tonight.

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3 I, Shannon Hayes, the officer before whom  
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*Shannon Hayes*

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SHANNON HAYES

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I, Kathleen Silva, do hereby certify that this transcript was prepared from the digital audio recording of the foregoing proceeding; that said transcript is a true and accurate record of the proceedings to the best of my knowledge, skills and ability; and that I am neither counsel for, related to, nor employed by any of the parties to the case and have no interest, financial or otherwise, in its outcome.

Kathleen I. Silva

KATHLEEN SILVA

10/25/23

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Conducted on October 11, 2023

<p><b>zip</b> 70:12 <b>zoom</b> 1:11</p> <hr/> <p style="text-align: center;"><b>\$</b></p> <hr/> <p><b>\$170,000</b> 22:18 <b>\$3,000</b> 49:2, 49:3 <b>\$500,000</b> 98:17 <b>\$53,000</b> 50:20 <b>\$650,000</b> 22:13 <b>\$8,000</b> 48:10 <b>\$80,000</b> 98:9 <b>\$860</b> 97:10 <b>\$95,300</b> 14:10</p> <hr/> <p style="text-align: center;"><b>0</b></p> <hr/> <p><b>00</b> 4:22, 99:20 <b>05</b> 1:13</p> <hr/> <p style="text-align: center;"><b>1</b></p> <hr/> <p><b>1.2</b> 55:21 <b>10</b> 5:1, 24:2, 98:16, 99:20, 101:20, 102:15 <b>100</b> 37:20 <b>102</b> 1:21 <b>11</b> 1:12, 3:3 <b>13</b> 101:20 <b>15</b> 50:1, 72:21</p>	<p><b>16,000</b> 64:3 <b>17</b> 3:4, 13:5 <b>180</b> 90:8 <b>19</b> 98:13</p> <hr/> <p style="text-align: center;"><b>2</b></p> <hr/> <p><b>2,800</b> 53:6 <b>2.9</b> 12:20 <b>20</b> 24:3, 36:15 <b>200</b> 87:10, 97:16 <b>2015</b> 64:22 <b>2019</b> 49:13 <b>2021</b> 49:9 <b>2022</b> 36:15, 38:7, 72:19 <b>2023</b> 1:12, 5:1, 20:14, 36:12, 38:7, 54:1, 72:20, 77:14, 99:20, 101:20 <b>2024</b> 12:17, 13:1, 14:22 <b>2025</b> 15:6 <b>2040</b> 29:15 <b>21</b> 95:15, 96:4 <b>22</b> 36:15 <b>23</b> 79:21, 102:15 <b>240</b> 28:1, 28:12,</p>	<p>74:21, 96:3 <b>247</b> 97:4 <b>25</b> 12:22, 13:2, 21:4, 22:15, 22:16, 36:12, 102:15 <b>26</b> 21:14, 26:12, 29:2 <b>29</b> 97:3, 98:11</p> <hr/> <p style="text-align: center;"><b>3</b></p> <hr/> <p><b>30</b> 16:2, 37:9, 72:19 <b>300</b> 53:9 <b>3000</b> 28:1, 28:12 <b>33</b> 3:5 <b>35</b> 54:19</p> <hr/> <p style="text-align: center;"><b>4</b></p> <hr/> <p><b>4</b> 4:22, 99:20 <b>4,000</b> 64:2, 65:19 <b>4.9</b> 12:20 <b>430,000</b> 12:21 <b>44</b> 72:18, 72:21 <b>46</b> 3:6 <b>46.8</b> 37:7</p> <hr/> <p style="text-align: center;"><b>5</b></p> <hr/> <p><b>50</b> 16:2, 29:15, 64:1 <b>50,000</b> 23:6</p>	<p><b>501</b> 97:3 <b>509614</b> 1:20 <b>52</b> 3:7, 38:7 <b>54</b> 36:14 <b>5502</b> 96:3</p> <hr/> <p style="text-align: center;"><b>6</b></p> <hr/> <p><b>60</b> 55:19 <b>63</b> 3:8</p> <hr/> <p style="text-align: center;"><b>7</b></p> <hr/> <p><b>7</b> 1:13 <b>7.3</b> 13:11 <b>71</b> 3:9 <b>777</b> 28:1, 28:12, 74:21 <b>79.6</b> 83:4</p> <hr/> <p style="text-align: center;"><b>8</b></p> <hr/> <p><b>83,000</b> 75:5, 90:5 <b>8450</b> 74:21 <b>888</b> 96:3 <b>894</b> 36:12</p> <hr/> <p style="text-align: center;"><b>9</b></p> <hr/> <p><b>90</b> 97:4</p>
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